

Old Age, Disability, Death

First law: 1963.

Current law: 1981.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 516 CFA francs.

Coverage

Employed persons, including government officials, members of public groups (if not otherwise covered), students in professional schools, trainees and apprentices (even if nonsalaried), members of religious orders, and domestic workers.

Source of Funds

Insured person: 2% of earnings.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (men) or 50 (women); payable 5 years earlier if "prematurely aged." 20 years of coverage with 60 months of contributions during last 10 years. Retirement necessary. Not payable abroad unless reciprocal agreement.

Disability pension: Loss of 2/3 of earning capacity. 5 years of coverage, including 6 months of contributions in year preceding incapacity (waived for currently employed if non-occupational accident; if occupational accident, see Work Injury, below). Payable after 6 consecutive months of incapacity, provided disability is expected to last another 6 months or more.

Survivor pension: Deceased met requirements or was pensioner at death.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 240 months.

Minimum pension: 60% of highest regional minimum wage; maximum, 80% of average monthly earnings.

Constant attendance supplement (payable to prematurely aged): 50% of pension.

Old-age allowance: Lump sum of insured's average monthly earnings for every 12 months of coverage. Payable to insured age 55 (50 if prematurely aged) with at least 12 months of coverage, but ineligible for pension.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in last 3 or 5 years (whichever is higher), plus 1% for each 12 months of contribution beyond 240 months. (Years under age 55 at time of claim credited as 6-month periods.)

Constant-attendance supplement: 50% of pension.

Survivor Benefits

Survivor benefit: 50% of pension of insured to widow age 50 (45 if prematurely aged), age 30 if caring for child, or disabled, provided married at least 2 years prior to death of insured.

Amount equally divided if more than 1 widow. Also payable to dependent widower age 55 (50 if prematurely aged).

Orphans: 50% of pension of insured; 100% if full orphan.

Maximum survivor pension: 100% of pension of insured.

Survivor settlement: Lump sum of 1 month's old-age pension for every 6 months of insurance, if insured ineligible for pension.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training, general supervision.

Central African Social Security Office, administration of program.

Sickness and Maternity

First law: 1952.

Current law: 1965. (Sickness insurance law of 1970 not yet implemented.)

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See contribution to Family Allowances, below.

Government: None.

Qualifying Conditions

Maternity benefits: 6 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None under insurance. (Labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings. Payable for up to 8 weeks before and 6 weeks after confinement (9 weeks if complications).

Workers' Medical Benefits

Medical benefits: None under insurance. (Labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: See Family Allowances, below.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of program.

Work Injury

First laws: 1935 and 1959.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: None.

Maximum earnings for contribution and benefit purposes: 200,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter.

Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings. Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50%. Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.

Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each additional; 20% for each full orphan. Dependent parents and grandparents: 10% of earnings each. Maximum survivor pensions: 85% of earnings.

Burial grant: 1/50 of maximum annual income of victim, based on maximum earnings of 200,000 CFA francs a month.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of contributions and benefits.

Maximum earnings for contribution purposes: 200,000 CFA francs a month. Above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: Child must be under age 15 (18 if apprentice, 20 if student or disabled). School attendance required for children of school age. Parent must have had 6 months of employment and be currently working 20 days a month or be a social insurance beneficiary. Must undergo medical examinations for prenatal allowance.

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month for each child.

Prenatal allowance: 1,200 CFA francs a month for 9 months.

Young Family's Allowance: Lump sum of 10,000 CFA francs for each of first 3 births. Some maternal and child health and welfare services also provided.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security, general supervision.

Central African Social Security Office, administration of program.

Family Allowances

First law: 1956.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with 1 or more children. Special system for public employees.

Source of Funds

Insured person: None.

Employer: 12% of payroll.

Government: None.